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Aon Risk Services

1000 Milwaukee Ave.

Glenview, Illinois 60025

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TO: Risk Manager	FROM:	Aon Client Services
RE: RAG	PHONE:	866-283-7122
FAX NO.: 801-359-3940	FAX NO.:	847-953-5390
SUBJECT: Certificate(s) of Insurance	DATE: 12/31/03	No. of Pages: (including this page)

Attached, please find the Certificate(s) of Insurance you have requested. Should you have any questions, please feel free to contact the ACS Department at 866-283-7122. Thank you.

Aon Client Services Aon Risk Services, Inc.

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DIM OF OIL, GAS & MIMARC.

Certificate of Insurance

To: State of Utah

Division of Oil, Gas and Mining 1594 West North Temple Suite 1210

Suite 1210 P.O. Box 145601

Salt Lake City, UT 64114-5801

Assured:

RAG American Coal Holding, Inc.

Altn: Mary Wong

999 Corporate Blvd.

Linthicum Heights, MD 21090-2227

Re: Star Point #1 & #2 Mine Permit # ACT/007/006.

Incong 0/007/006

This is to cartly that the policies of insurance fisted below have been issued to the insured named above for the policy period indicated, notwishelanding any requirement, term, or condition of any contract or other document with respect to which this certificate may be issued or may perialn. The insurance attorded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. Limits shown may have been reduced by paid dates.

Type of Insurance	Policy No.	Policy Period		Policy Limita/Values
Commercial General Liability	ICH GL 137-04	01/01/04 ~ 01/01/05		Products/Completed Operations Aggregate Personal and Advertising Injury Each Occurrence Fire Damage (Any One Fire)
Insurance Company(lea)	Insurance Corporation of Hannover			
Automobile Liability	A\$2-641-004364-114	01/01/04 01/01/05	\$ 1,000,000	CSL Each Occurrence
insurance Company(les)	Liberty Mutual Fire			
Worker's Compensation Employer's Liability	OC 017049-06	06/30/03 — 06/30/04	WC Statutory EL: \$1,000,000 Each Accident \$1,000,000 Disease – Policy Limit \$1,000,000 Disease – Each Limit	
Insurance Company(les)	Old Republic Insura	nce Company		
Excess Liability	ICH CU 231-04	01/01/04 – 01/01/05		Each Loss and in the aggregate, excess echeduled underlying.
insurance Company(les)	Insurance Corporation of	of Hannover		

General Liability and Automobile Liability Include a blanket additional insured where required by written contract, but subject to the policy terms and conditions...General Liability policy includes X,C,U coverage.

The subscribing insurers' collegations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscribing. The subscribing insurers are not responsible for the subscribing insurer who for any reason does not satisfy all or pain of its obligations.

The cartificate is issued as a matter of information only and conture no rights upon the certificate holder. This certificate does not amend, extend or eiter the coverage attended by the policy(les) shown hereon. Should any of the above described policies be canceled before the expiration date thereof, this agency, on behalf of the issuing company(les), will endeavor to mail 30 days written notice to the Above named continuate holder, but failure to mail such notice shall impose no obligation or Eablify of any kind upon the company(les) or this agency.

Aon Risk Services of Illinois, Inc.

Date: December 31, 2003

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JAN 0 2 2004

DIV. OF OIL, GAS & Diff. Mg

Certificate of Insurance

Re: Willowcreek Mine, Permit #ACT/007/038.

State of Utah To:

Division of Oil, Gas and Mining 1594 West North Temple Sulte 1210

P.O. Box 145801

Sall Lake City, UT 84114-5801

Assured:

RAG American Coal Holding, Inc.

1 notuding Wabash Mine Holding Company and Dolta Mine Holding Co.

999 Corporate Blvd.

Linthicum Heights, MD 21090

This is so certify that the policies of insurance licited botow nave been issued to the insured named above for the policy period indicated, notwithstanding any requirement, term, or condition of any contract or other document with respect to which this cartificate may be issued or may perialn. The insurance attorded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. Limits shown may have been reduced by peld claims.

Type of insurance	Policy No.	Policy Period		Policy Limits/Values
Commercial General Liability	ICH GL 137-04	01/01/04 — 01/01/05	\$ 6,000,000 \$ 6,000,000	Products/Completed
			\$ 1,000,000 \$ 1,000,000	Operations Aggregate Personal and Advertising Injury Each Occurrence Fire Damage (Any One Fire) Medical Expense (Any One Person)
Insurance Company(les)	Insurance Corporation of Hannover			
Automobile Liability	AS2-641-004364-114	01/01/04 01/01/05	\$ 1,000,000	CSL Each Occurrence
Insurance Company(les)	Liberty Mutual Fire			
Worker's Compensation Employer's Liability	OC 017049-06	06/30/03 - 06/30/04	WC Statutory EL: \$1,000,000 Each Accident \$1,000,000 Disease — Policy Limit \$1,000,000 Disease — Each Limit	
Insurance Company(les)	Old Republic Insura	nce Company		
Excess Liability	ICH CU 231-04	01/01/04 - 01/01/05		Each Loss and in the aggregate excess scheduled underlying.
Insurance Company(les)	Insurance Corporation of	of Hannover		

General Liability and Auto Liability include a blanket additional insured where required by written contract, but subject to the policy terms and conditions...General Liability policy includes X,C,U Coverage.

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The authoriting inturers' optigations under contracts of inaurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscribing insurer who for any reason does not smistly all or part of its colligations.

This certificate is issued as a matter of information only and contens no rights upon the certificate holder. This certificate does not amend, extend or aller the coverage unlorded by the policyles) shown hereon. Should any of the above described policies be canceled before the expiration date thereof, this agency, on behalf of the issuing company(es), will endeavor to mail 50 days written notice to the above named cartificate holder, but failure to mail such notice shall impose no obligation or fisbility of any and upon the company(les) or this agency.

Aon Risk Services of Illinois, Inc.

Date: December 31, 2003

Fit Mail

Certificate of Insurance

State of Utah To:

Division of Oil, Gas and Mining 1594 West North Temple Suite 1210 P.O. Box 145801 Salt Lake City, UT 84114-5801

Castle Gale Mines, Permit # ACT/007/004, Folder

#4, Carbon County, UT.

Assured:

RAG American Cost Holding, Inc. Including Castlegate Holding Company 899 Corporate Blvd.

Linthlourn Heights, MD 21090

This is to certify this the policies of insurance listed below have been layed to the insured named above for the policy period indicated, notwithstanding any requirement, term, or condition of any contract or other document with respect to which this certificate may be leaved or may period. The insurance efforted by the policies described benefit to all the terms, exclusions and conditions of such policies. Limits shown may have been reduced by paid claims.

Type of Insurance	Policy No.	Policy Period	Policy Limits/Values	
Commercial General Liability	ICH GL 187-04	01/01/04 — 01/01/05	\$ 6,000,000 General Aggregate \$ 6,000,000 Products/Completed Operations Aggregat \$ 1,000,000 Personal and Advert \$ 1,000,000 Each Occurrence \$ 10,000 Medical Expense (All Person)	te Ising Injury Ine Fire)
insurance Company(les)	Insurance Corporation of Hannover			
Automobile Liability	AS2-641-004 3 64-114	01/01/04 - 01/01/05	\$ 1,000,000 CSL Each Occurrent	C 9
Insurance Company(jes)	Liberty Mutual Fire			
Worker's Compensation Employer's Liability	OC 017049-08	06/30/03 - 06/30/04	WC Statutory EL: \$1,000,000 Each Accident \$1,000,000 Disease - Policy Limit \$1,000,000 Disease - Each Limit	
Insurance Company(les)	Old Republic Insurance Company			
Excess Liability	ICH CU 231-04	01/01/04 01/01/05	\$1,000,000 Each Loss and in the a as per Form, excess scheduled un	
Insurance Company(ies)	Insurance Composition of	d Hannower		

Insurance Company(les) Insurance Corporation of Hannover

General Liability and Automobile Liability include a blanket additional insured where required by written contract, but subject to the policy terms and conditions. Commercial General Liability Includes X, C, U coverage.

The subscribing insurers' obligations under contracts of insurance to which may subscribe are several and not joint and are limited solely to the extent of mair individual subscriptions. The subscribing insurers are not responsible for the subscription of any cosubscribing insurer who for any reason does not saidly at or part of its obligations.

This certificate is issued se a matter of information only and centers no rights upon the certificate holder. This certificate does not artered, extend or after the coverage afforted by the policy(sex) above horses. Should prey of the above described policies be canceled before the expiration date thereof, this agency, on behalf of the leasing company(tex), will entered to mail such revice shall impose no obligation or listality of any sind upon the company(tex) or this agency.

Aon Risk Services of Illinois, inc.

Date: December 31, 2003

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DIV. OF CR. SAME

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